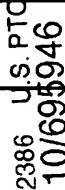


Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

UTILITY PATENT APPLICATION TRANSMITTAL <i>(Only for new nonprovisional applications under 37 CFR 1.53(b))</i>		<i>Attorney Docket No.</i>	1158.41323CX2	
		<i>First Inventor</i>	GANESAN, RAVI	
		<i>Title</i>	MAKING CASHLESS PURCHASES WITHOUT IDENTIFYING THE PURCHASE'S PAYMENT ACCOUNT	
		<i>Express Mail Label No.</i>		
APPLICATION ELEMENTS <i>SEE MPEP chapter 600 concerning utility patent application contents.</i>			ADDRESS TO:	Mail Stop Patent Application Commissioner for Patents P.O. Box 1450 Alexandria VA 22313-1450
 22386 10/695946 				
<p>1. <input checked="" type="checkbox"/> Fee Transmittal Form (e.g., PTO/SB/17) <i>(Submit an original and a duplicate for fee processing)</i></p> <p>2. <input type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27.</p> <p>3. <input checked="" type="checkbox"/> Specification [Total Pages: 69] <i>(preferred arrangement set forth below)</i> -Descriptive title of the invention -Cross Reference to Related Applications -Statement Regarding Fed sponsored R & D -Reference to sequence listing, a table, or a computer program listing appendix -Background of the Invention -Brief Summary of the Invention -Brief Description of the Drawings (<i>if filed</i>) -Detailed Description -Claim(s) -Abstract of the Disclosure</p> <p>4. <input checked="" type="checkbox"/> Drawing(s) (35 U.S.C. 113) [Total Sheets: 15]</p> <p>5. Oath or Declaration [Total Sheets: 2] a. <input type="checkbox"/> Newly executed (original or copy) b. <input checked="" type="checkbox"/> Copy from a prior application (37 CFR 1.63 (d)) <i>(for continuation/divisional with Box 18 completed)</i> i. <input type="checkbox"/> DELETION OF INVENTOR(S) Signed statement attached deleting inventor(s) Named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b)</p> <p>6. <input type="checkbox"/> Application Data Sheet. See 37 CFR 1.76</p> <p>7. <input type="checkbox"/> CD-ROM or CD-R in duplicate, large table or Computer Program (<i>Appendix</i>) 8. Nucleotide and/or Amino Acid Sequence Submission <i>(if applicable, all necessary)</i> a. <input type="checkbox"/> Computer Readable Form (CRF) b. Specification Sequence Listing on: i. <input type="checkbox"/> CD-ROM or CD-R (2 copies); or ii. <input type="checkbox"/> paper c. <input type="checkbox"/> Statements verifying identity of above copies</p>				
ACCOMPANYING APPLICATION PARTS				
<p>9. <input type="checkbox"/> Assignment Papers (cover sheet & documents(s))</p> <p>10. <input type="checkbox"/> 37 CFR 3.73(b) Statement <input type="checkbox"/> Power of Attorney <i>(when there is an assignee)</i></p> <p>11. <input type="checkbox"/> English Translation Document (<i>if applicable</i>)</p> <p>12. <input checked="" type="checkbox"/> Information Disclosure Statement (IDS)/PTO-1449 <input type="checkbox"/> Copies of IDS Citations</p> <p>13. <input checked="" type="checkbox"/> Preliminary Amendment</p> <p>14. <input checked="" type="checkbox"/> Return Receipt Postcard (MPEP 503) <i>(Should be specifically itemized)</i></p> <p>15. <input type="checkbox"/> Certified Copy of Priority Document(s) <i>(if foreign priority is claimed)</i></p> <p>16. <input type="checkbox"/> Nonpublication Request under 35 U.S.C. 122 (b)(2)(B)(i). Applicant must attach form PTO/SB/35 or its equivalent.</p> <p>17. <input checked="" type="checkbox"/> Other: Credit Card Payment Form, Application Data Sheet</p>				

18. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment, or in an Application Data Sheet under 37 CFR 1.76:

Continuation Divisional Continuation-in-part (CIP) of prior application No.: **09/299,102**

Prior application information: Examiner: _____ Art Unit: _____

For CONTINUATION OR DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

19. CORRESPONDENCE ADDRESS

<input checked="" type="checkbox"/> Customer Number	020457			OR <input type="checkbox"/> Correspondence address below
Name	ANTONELLI, TERRY, STOUT & KRAUS, LLP			
Address				
City	State		Zip Code	
Country	Telephone	(703) 312-6600		Fax
Name (Print/Type)	Alfred A. Stadnicki			Registration No. (Attorney/Agent)
Signature				Date
October 30, 2003				

This collection of information is required by 37 CFR 1.53(b). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Mail Stop Patent Application, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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FEE TRANSMITTAL for FY 2004

Effective 10/01/2003. Patent fees are subject to annual revision.

 Applicant claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT (\$ 1126.00)

Complete if Known

Application Number	
Filing Date	
First Named Inventor	GANESAN, RAVI
Examiner Name	
Art Unit	
Attorney Docket No.	1158.41323CX2

METHOD OF PAYMENT (check all that apply)

 Check Credit Card Money Order Other Order None
 Deposit Account:

Deposit	01-2135
Account Number	
Deposit Account Name	Antonelli, Terry, Stout & Kraus, LLP

The Director is authorized to: (check all that apply)

 Charge fee(s) indicated below Credit any overpayments Charge any additional fee(s) during the pendency of this application. Charge fee(s) indicated below, except for the filing fee to the above-identified deposit account.

FEE CALCULATION (continued)

FEE CALCULATION

1. BASIC FILING FEE

Large Entity Fee	Fee Code (\$)	Small Entity Fee	Fee Code (\$)	Fee Description
1001	770	2001	385	Utility filing fee
1002	340	2002	170	Design filing fee
1003	530	2003	265	Plant filing fee
1004	770	2004	385	Reissue filing fee
1005	160	2005	80	Provisional filing fee

Fee Paid

770.00

SUBTOTAL (1)

770.00

2. EXTRA CLAIM FEES FOR UTILITY AND REISSUE

Fee from Extra Claims below				Fee Paid
Total Claims	35	-20** = 15	x 18.00	= 270.00
Indep. Claims	4	-3** = 1	x 86.00	= 86.00

Multiple Dependent

Large Entity Fee	Small Entity Fee	Fee Description
1202	18	2202 9 Claims in excess of 20
1201	86	2201 43 Independent claims in excess of 3
1203	290	2203 145 Multiple dependent claim, if not paid
1204	86	2204 43 ** Reissue independent claims over original patent
1205	18	2205 9 ** Reissue claims in excess of 20 and over original patent

SUBTOTAL (2) \$ 356.00

**or number previously paid, if greater; For Reissues, see above.

3. ADDITIONAL FEES

Large Entity

Small Entity

Fee Code (\$)	Fee Code (\$)	Fee Description	Fee Paid
1051	130	Surcharge – late filing fee or oath	2051 65
1052	50	Surcharge – late provisional filing fee or cover sheet	2052 25
1053	130	Non-English specification	1812 2,520
1812	2,520	For filing a request for ex parte reexamination	1804 920*
1804	920*	Requesting publication of SIR prior to Examination action	1805 1,840*
1805	1,840*	Requesting publication of SIR after Examiner action	1251 110
1252	420	Extension for reply within first month	2251 55
1253	950	Extension for reply within second month	2252 210
1254	1,480	Extension for reply within third month	2253 475
1255	2,010	Extension for reply within fourth month	2254 740
1401	330	1,005 Extension for reply within fifth month	2401 165
1402	330	Notice of Appeal	2402 165
1403	290	Filing a brief in support of an appeal	2403 145
1451	1,510	Request for oral hearing	1451 1,510
1452	110	Petition to institute a public use proceeding	2452 55
1453	1,330	Petition to revive – unavoidable	2453 665
1501	1,330	Petition to revive – unintentional	2501 665
1502	480	Utility issue fee (or reissue)	2502 240
1503	640	Design issue fee	2503 320
1406	130	Plant issue fee	1460 130
1807	50	Petitions to the Commissioner	1807 50
1806	180	Petitions to the Commissioner	1806 180
8021	40	Processing fee under 37 CFR 1.17(q)	8021 40
1809	770	Submission of Information Disclosure Stmt	2809 385
1810	770	Recording each patent assignment per property (times number of properties)	2810 385
1801	770	Filing a submission after final rejection (37 CFR § 1.129(a))	2801 385
1802	900	For each additional invention to be examined (37 CFR § 1.129(b))	1802 900
1801	770	Request for Continued Examination (RCE)	2801 385
1802	900	Request for expedited examination of a design application	1802 900

Other fee (specify) _____

*Reduced by Basic Filing Fee Paid

SUBTOTAL (3) (\$)

SUBMITTED BY

Complete (if applicable)

Name (Print/Type)	Alfred A. Stadnicki	Registration No. (Attorney/Agent)	30,226	Telephone	703-312-6800
Signature					

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

This collection of information is required by 37 CFR 1.17 and 1.27. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.